

UNITED STATES PATENT APPLICATION

FOR

SOLICITATION TO WEB MARKETING LOOP PROCESS

BY

STEVEN METSKER

BENJAMIN F. ABBOTT

RICHARD GRANTHAM

DAVID JOHNSTON

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N. W.
WASHINGTON, DC 20005
202-408-4000

000001-00000000

BACKGROUND OF THE INVENTION

A. Field of the Invention

5 The present invention relates generally to providing solicitations for offers and, more particularly, to a network that provides systems, apparatus, and methods for maintaining offers on a network and for permitting users to access and respond to the offers.

B. Description of the Prior Art

10 Advertising often takes a two-stage approach, applying marketing techniques in a solicitation and again, at a point of sale. The point of sale that a solicitation drives a customer to, for example, may be a store, a telemarketing center, or a web site on the Internet. Today, there is usually little connection between marketing done at the point of sale and the reasons why the company solicited a given customer. Physical stores cannot change to adapt their marketing approach when a customer arrives. A telemarketing center can adapt somewhat to meet a particular customer's needs, but is much less flexible than the Internet. Only the Internet has the potential to customize the experience of visiting a point of sale.

15 Some web sites today provide a custom experience for the user. This customization often depends on the user's previous visits. However, today's web sites do not base their customization on a solicitation. That is to say, today's web sites do not complete the loop from a solicitation to web-based marketing.

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FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N. W.
WASHINGTON, DC 20005
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Further, some web sites today provide offers on their web site. However, these offers are directed to the general public. They are not directed to specific individuals. Additionally, these offers are not provided in response to a solicitation received by a select group of individuals.

As such, a system is needed to provide solicitations and offers to potential or existing customers through the Internet. Further, a system is needed to allow these existing or potential customers to respond to these solicitations and offers through the Internet, thus tying together the solicitation and point of sale phases of marketing.

SUMMARY OF THE INVENTION

To overcome the limitations of existing techniques to provide solicitations and offers, and in accordance with the purpose of the invention, as embodied and broadly described herein, methods and systems consistent with the invention include a method for providing web-based solicitations and corresponding responses, including providing a solicitation to a set of recipients sharing pre-selected characteristics, incorporating in the solicitation a code and a universal resource locator (URL) corresponding to a web site; receiving a request to access the web site with the code; providing an offer corresponding to the code; and receiving responses to the offer.

Another embodiment of the present invention, as embodied and broadly described herein provides for a system and method for accessing web-based solicitations including receiving a solicitation with a code and a universal resource locator (URL) corresponding to a web site; accessing a web page through the URL and the code; receiving an offer based on the code; and providing a response to the offer at the web page.

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It is to be understood that both the foregoing general description and the following detailed description are exemplary and explanatory only and are not restrictive of the invention, as claimed. Advantages of the invention will be set forth in part in the description which follows, and in part will be obvious from the description, or may be learned by practice of the invention. The objects and advantages of the invention will be realized and attained by means of the elements and combinations particularly pointed out in the appended claims.

BRIEF DESCRIPTION OF THE DRAWINGS

The accompanying drawings, which are incorporated in and constitute a part of this specification, illustrate an implementation of the invention and, together with the description, explain the goals, advantages and principles of the invention. In the drawings,

Fig. 1A is an exemplary pictorial diagram of a computer network in which systems consistent with the present invention may be implemented;

Fig. 1B is an alternate diagram of a computer network in which systems consistent with the present invention may be implemented;

Fig. 2 is an exemplary block diagram of the main components of a client server consistent with the present invention;

Fig. 3 is an exemplary block diagram of the main components of a web server consistent with the present invention;

Fig. 4A is an exemplary block diagram of the main components of an administration server consistent with the present invention;

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Fig. 4B is an exemplary block diagram of the configuration of a system consistent with the present invention;

Fig. 5 depicts an exemplary flow chart of the general steps performed for providing web-based solicitations consistent with the present invention;

Fig. 6 depicts an exemplary flow chart of the specific steps performed for providing web-based solicitations consistent with the present invention;

Fig. 7A depicts an exemplary flow chart of the specific steps performed for providing web-based solicitations of another embodiment consistent with the present invention;

Fig. 7B depicts an exemplary flow chart of the specific steps performed for providing web-based solicitations of another embodiment consistent with the present invention;

Fig. 8 depicts an exemplary flow chart of the specific steps performed for saving a user's access history information consistent with the present invention;

Fig. 9 depicts an exemplary flow chart for the specific steps performed for actively updating offers consistent with the present invention;

Fig. 10 is an exemplary pictorial diagram of a view presented to a user when the web site is first accessed consistent with the present invention;

Fig. 11 is an exemplary pictorial diagram of a view presented to a user when the user when the web site is first accessed and the user has previously responded to the offer consistent with the present invention;

Fig. 12 is an exemplary pictorial diagram of a view presented to a user when the information the user entered is not verified consistent with the present invention;

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Fig. 13. is an exemplary pictorial diagram of a view presented to a user when an offer is being provided consistent with the present invention;

Fig.14 is an exemplary pictorial diagram of a view presented to a user when an offer is accepted by the user consistent with the present invention; and

Fig. 15 is an exemplary pictorial diagram of a view presented to a user when an offer is rejected by the user consistent with the present invention.

DETAILED DESCRIPTION

Reference will now be made in detail to an implementation consistent with the present invention. Wherever possible, the same reference numbers will be used throughout the drawings to refer to the same or like parts.

Overview

Methods and systems consistent with the present invention overcome the shortcomings of conventional systems by providing for solicitations to be offered based on a user's characteristics and allowing users to access and accept offers through a web site. The system generally provides for evaluating a user's characteristics, generating and sending to the user a solicitation incorporating a code and a universal resource locator (URL), allowing the user to access the web site by using the URL and enter the code incorporated in the solicitation, review offers corresponding to the code, and receiving responses related to the offers.

System

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N. W.
WASHINGTON, DC 20005
202-408-4000

rectangle indicates a class, and is linked to the interface it implements using a plain line. The system contains browser 420, ApplicationServlet 422, BusinessServerImpl 424, BusinessManagerImpl 426, CreditScoreserverImpl 428, MINManager 430, CreditCardServerImpl 432 and EmailImpl 434. The user utilizes browser 420 to access ApplicationServlet 422. ApplicationServlet 422 performs as a Java servlet. ApplicationServlet 422 interfaces with BusinessServerImpl 424 and BusinessManagerImpl 426. BusinessServerImpl 424 manages the top-level connection to services. BusinessManagerImpl defines the interaction sequence of the user with the business objects which walks the user through the solicitation session. CreditScoreServerImpl 428 performs a credit check and rates the credit for a customer to determine if credit can be extended to the user. MINManager 430 handles the selection of a phone number for a customer as set forth in one embodiment of the present invention. CreditCardServerImpl 432 handles charging services or merchandise to a customer's credit card. EmailImpl 434 handles sending e-mail to a customer summarizing and/or verifying any transactions performed at the web site.

BusinessServer 434 is the interface between ApplicationServlet 422 and BusinessServerImpl 424. BusinessServer 436 is the interface between ApplicationServlet 422 and BusinessManagerImpl 426. Email 438 is the interface between BusinessManagerImpl 426 and EmailImpl434. CreditScoreServer 440 is the interface between BusinessManagerImpl 426 and CreditScoreServerImpl 428. MINManager 442 is the interface between BusinessManagerImpl 426 and MINManager 430. CreditCardServer 444 is the interface between BusinessManagerImpl 426 and CreditcardServerImpl 432. Log 446 is the interface

between EmailImpl 434, CreditScoreServerImpl 428, MINManager 430 and CreditCardserverImpl 432 and Log 448.

Although aspects of the present invention are described as being stored in memory, one skilled in the art will appreciate that these aspects may be stored on or read from other computer-readable media, such as secondary storage devices, like hard disks, floppy disks, and CD-ROM; a carrier wave received from a network; or other forms of ROM or RAM. Additionally, although specific components and programs of the system are depicted in Fig. 1, one skilled in the art will appreciate that these may contain additional or different components or programs.

The Solicitation Process

Fig. 5 depicts a flowchart for the overall process in the web solicitation marketing loop. After receiving a notification with a URL and possibly a promotion code, a user, either a potential new customer or a current customer, accesses the web site via the URL (step 500). The user would then, at a prompt, enter the code (step 502) wherein unique offers associated with the code are displayed. The user then has the opportunity to review an offer or a set of offers (step 504). This set of offers can related to any type of product or service. For example, the offers can relate to cellular telephone services, or credit card or other financial services. After the user has reviewed the offer, the user can then decide to either accept or reject the offer (step 506).

Fig. 6 depicts a flowchart for the specific process in the web solicitation marketing loop for new customers. A set of recipients are selected by using a pre-determined set of characteristics. For example, these characteristics might include spending habits, credit history, or demographic data. A solicitation is then sent to the set of recipients wherein the solicitation

includes a URL and a code (step 600). The solicitation could be sent through any means, for example, the U.S. Postal Service or through electronic means, i.e. an e-mail. A recipient, or user, would use the URL to access a web site on web server 106 (step 602). Once the web site was accessed, the user would see a prompt requesting verifying data (step 604). This verifying data could include the code contained in the solicitation, an address or zip code, a social security number, or any other type of verifying data that would be unique to the user. Web server 106 received this verifying data and verifies the information, either with the data contained in database 110, or with data contained in the Administration server 108 (step 606). A determination is then made as to whether the user is a valid user (step 608). If the user is not a valid user, no access to the offer is provided. If the user is a valid user, the offer is displayed for the user to preview (step 610). The offer could include an invitation to apply for a credit card, or any other type of offer. The user then has the opportunity to accept or reject the offer (step 612). If the user accepts the offer, additional information is provided by the user which may include address information, social security number, or bank information. This information is then saved in data table 305 located on web server 106 (step 614). Additional checks may be done including checking the user's credit history with a credit bureau, i.e. the TRW credit bureau. The customer's account is then created with the information provided by the user either manually, or the account is automatically created on the Administration server 108 (step 616).

Fig. 7 depicts a flowchart for the specific process in the web solicitation marketing loop for an alternate embodiment of the present invention for existing customers. A set of recipients are selected by using a pre-determined set of characteristics. For example, these characteristics might include spending habits, transactional history, credit history, or demographic data. A

solicitation is then sent to the set of recipients wherein the solicitation includes a URL and a code (step 700). The solicitation could be sent through the mail or through electronic means, i.e. an e-mail. A recipient, or user, would use the URL to access a web site on web server 106 (step 702). Once the web site was accessed, the user would see a prompt requesting verifying data (step 704). This verifying data could include the code contained in the solicitation, a customer account number, an address or zip code, a social security number, or any other type of verifying data that would be unique to the user. Web server 106 receives this verifying data and verifies the information, either with the data contained in database 110, or with data contained in the Administration server 108 (step 706). A determination is then made as to whether the user is a current customer (step 708). If the user is not a valid current customer, no access to the offer is provided. If the user is a valid current customer, the offer is displayed for the customer to preview (step 710). The offer could include a balance transfer, a reduced or no annual fee, a reduced interest rate on all or selected purchases, a reduced or no security deposit, or any combination thereof, or any other type of offer. The customer then has the opportunity to accept or reject the offer (step 712). If the customer accepts the offer, additional information may be provided by the customer. This information is then saved in data table 305 located on web server 106 (step 714). Additional checks may be done including checking the user's credit history with a credit bureau, i.e. the TRW credit bureau. The customer's account is then updated with the information provided by the customer either manually, or the account is automatically updated on the Administration server 108 (step 716).

Fig. 7A depicts a flowchart for an alternative exemplary embodiment wherein the user receives offers for phone plans. As in the prior embodiments, a user receives a solicitation

incorporating a URL and a code (step 730). The user then access the web site via the URL and is prompted for a code. The user then enters a code which can be a zip code, a name, or any type of code corresponding to a particular offer or set of offers (step 732). After the user enters the code, he can view a variety of offers relating to phone plans. The user is then able to select a phone plan of his choosing (step 734). For example, the user can select from different options of monthly fees, free minutes, local call details, peak rate charges, off-peak rate charges, the telephone and the cost. The user also may have the opportunity to select a phone and any accessories with the phone including power adaptors, ear pieces, clips, batteries, or any other type of accessory for the phone. The user then selects plan options (step 736). For example, the user can select voice mail options or caller identification options. After the user has made his selections, the user is then prompted to enter in personal data which may include name, address, home telephone number, work telephone number, e-mail address, shipping address, place of employment, bank information and social security number (step 738). The system then performs a check using the user's social security number to determine if the contract is accepted (step 740). If the user has bad credit, or his application is rejected for any reason, the user has an opportunity to secure the transaction with his credit card (step 742). Once the contract is accepted, the user selects a telephone number from the selections offered at the web site (step 744). A receipt or summary of the transaction is then displayed for the user (step 746). It can be appreciated by one of ordinary skill in the art that any type of service or merchandise can be offered and accepted using this method.

Fig. 8 depicts a flowchart for an alternative embodiment wherein a user or customer's viewing history is saved. After the user accesses the web site via the URL and enters any

5 verifying data (see Figs. 7A and 7B), a determination is made as to whether the user is a valid user (step 800). If the user is not a valid user, further access is denied to the offers, and the user's attempt to log in is saved in the user's access history data table (step 802). If the user is a valid user, the offer is provided to the user (step 804). The user then has the opportunity to either reject or accept the offer (step 806). If the user rejects the offer, the user's entire viewing history is saved in user's access history data table 307 (step 808). If the user accepts the offer, the offer data is saved in the offer data table 305 (step 810), the user's entire viewing history is saved in user's access history data table 307 (step 812), and the offer is reflected in the user's account (step 814).

10 Saving the user's viewing or access history can provide valuable information regarding the effectiveness of the offers presented to the users, regardless of whether they are potentially new customers or existing customers. Fig. 9 depicts a flowchart of the process for determining whether an offer should be updated (See Fig. 8). As described above, the viewer's access history is saved in viewer's access history data table 307. This data can be analyzed to determine the effectiveness of the offers being provided to the users (step 900). If a solicitation, provided to a set of recipients sharing pre-selected characteristics, is frequently rejected, a determination can be made on whether to update the offer. For example, if an offer for a certain interest rate is being offered to a set of recipients located in a particular zip code, and the majority of the users are rejecting the offer, then a determination can be made to reduce the interest rate. If the determination is made to modify the offer, then database 110 and/or the offer data table 305 is updated to reflect the new offer (step 904). Thus, the next user to access the web site with the code correlating to the modified offer will be provided with the new offer.

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Fig. 15 depicts an exemplary pictorial diagram of a view presented to a user after he has entered verifying data and he is considered a valid user. Upon reviewing the offer and after rejecting the offer, either expressly or by failing to proceed to the next screen, the user may be presented with this view advising his of the deadline to accept the offer.

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Conclusion

Other embodiments of the invention will be apparent to those skilled in the art from consideration of the specification and practice of the invention disclosed herein. This application is intended to cover any variations, uses, or adaptations of the invention following the general principles thereof and including such departures from the present disclosure as come within known or customary practice in the art to which this invention and all within the limits of the appended claims. It is intended that the specification and examples be considered as exemplary only, with a true scope and spirit of the invention being indicated by the following claims.

It will be appreciated that the present invention is not limited to the exact construction that has been described above and illustrated in the accompanying drawings, and that various modifications and changes can be made without departing from the scope thereof. It is intended that the scope of the invention only be limited by the appended claims.

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